AFTER COLLEGE
I WILL... cure illness

The Dream Out Loud Challenge

Attention, Kentucky students in Pre-Kindergarten through grade 6: Tell us how you will change the world after college.

YOU COULD WIN A $1,000 COLLEGE SAVINGS ACCOUNT AND $500 FOR YOUR SCHOOL!
Submit a drawing, video, poem or essay between January 15–March 19, 2018

Entries must meet length requirements. No purchase necessary to enter or win. Void where prohibited. Mailed entries must be postmarked by March 19, 2018, and received by March 23, 2018. Visit KY Saves.com/DreamOutLoud for official rules and award details. Sponsored by the Kentucky Higher Education Assistance Authority (KHEAA) and the Kentucky Education Savings Plan Trust (KESPT).

TIAA–CREF Tuition Financing, Inc. (TFI), Plan Manager. 310690A
No public funding is used for KESPT marketing, promotions or contest awards. Funding for marketing is provided by the program manager, TIAA–CREF Tuition Financing, Inc. (TFI).
WHAT: The Dream Out Loud Challenge is a creative contest that gives parents of Kentucky students in Pre–Kindergarten through grade 6 (Pre–K through 6) a chance to win a $1,000 college savings account and $500 for their child’s school!

WHY: To encourage families to start thinking about how higher education may help their children realize their dreams and make a difference in the world, and to promote the importance of saving for college early.

WHO: Kentucky school students in Pre–Kindergarten through grade 6 (Pre–K through 6), including home–schooled students.


HOW: Students submit an original drawing, video, essay or poem answering the question, “How will I change the world after I go to college?”

Participants can submit their entries online at KY Saves.com/DreamOutLoud. Written entries (drawings, poems/essays) can also be submitted via mail to: The Dream Out Loud Challenge, c/o United Mail, 4410 Bishop Lane, Louisville, KY 40218. Videos MUST be submitted online and may not exceed 60 seconds in length or 30 MB in size. Entries containing videos that exceed size and length limits will receive an error message and will not be accepted.

NOTE: EACH ENTRY MUST BE ACCOMPANIED BY AN OFFICIAL ENTRY FORM, WHICH CAN BE DOWNLOADED AT KY Saves.com/DreamOutLoud.

AWARDS: Eight $1,000 KESPT accounts will be awarded, one to each winning category:

- Grades Pre–K & K: $1,000 Drawing/Video Award
- $1,000 Essay/Poetry Award
- Grades 1 & 2: $1,000 Drawing/Video Award
- $1,000 Essay/Poetry Award
- Grades 3 & 4: $1,000 Drawing/Video Award
- $1,000 Essay/Poetry Award
- Grades 5 & 6: $1,000 Drawing/Video Award
- $1,000 Essay/Poetry Award

The winner’s school will also receive a $500 check. Winners will be selected by a panel of judges.

RECOGNITION: Winners will have their name, grade, school and winning work displayed at ky saves.com.

NO PURCHASE NECESSARY TO ENTER OR WIN. VOID WHERE PROHIBITED.

Sponsored by the Kentucky Higher Education Assistance Authority (KHEAA) and the Kentucky Education Savings Plan Trust (KESPT).

Please visit KY Saves.com/DreamOutLoud for official rules, prize descriptions and entry requirements.

Consider the investment objectives, risks, charges and expenses before investing in the Kentucky Education Savings Plan Trust (KESPT). Please visit ky saves.com for a Disclosure Booklet containing this and other information. Read it carefully. Investments in the plan are neither insured nor guaranteed, and there is the risk of investment loss.

TIAA–CREF Tuition Financing, Inc. (TFI), Plan Manager. TIAA–CREF Individual & Institutional Services, LLC, member FINRA/SIPC, distributor and underwriter for the Kentucky Education Savings Plan Trust (KESPT).